IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

:

IN RE:

Vincent Wendowski : Chapter 13

Case No. 22-11368-MDC

Debtor(s)

RESPONSE TO THE MOTION FOR RELIEF OF AUTOMATIC STAY FILED BY PENNYMAC LOAN SERVICES, LLC.

Debtor, Vincent Wendowski, by and through their undersigned Counsel, Brad J. Sadek, in response to the Motion for Relief filed by Pennymac Loan Services, LLC, National Association, hereby submits the following:

- 1. Admitted
- 2. Admitted.
- 3. Admitted.
- 4. Admitted.
- 5. Admitted.
- 6. Admitted payments missed, Debtor asks for the chance to catch up.
- 7. Debtor opposes the same.
- 8. Admitted payments missed, Debtor asks for the chance to catch up.
- 9. Denied. Debtor asks for the chance to catch up.
- 10. No objection.
- 11. No response required.

WHEREFORE, Debtor, by and through the undersigned counsel, respectfully requests that Movant shall be denied an Order granting relief of the Automatic Stay pursuant to 11 U.S.C.§ 362.

/s/ Brad J. Sadek, Esq.

Dated: September 28, 2022

Brad J. Sadek, Esq. Attorney for the Debtor Sadek & Cooper 1500 JFK Boulevard Suite #220 Philadelphia, PA 19102 (215) 545-0008

CERTIFICATE OF SERVICE

I, Brad J. Sadek, Esq. certify that on the date indicated below served a true and correct copy of the Debtor's Response to the Motion for Relief from Automatic Stay by electronic or Regular U.S. Mail on all creditors and the following parties:

Kenneth E. West, Esq.

Standing Chapter 13 Trustee Electronic Notice

Brian Craig Nicholas, Esq.

Attorney for Movant *Pennymac Loan Services, LLC*. Electronic Notice to *bnicholas@kmllawgroup.com*

Dated: September 28, 2022 /s/Brad J. Sadek, Esq

Brad J. Sadek, Esq. Attorney for Debtor